
EXHIBIT A

From: <ibasupport@transunion.com>
To: <crwest@transunion.com>
Date: Mon, Mar 10, 2003 11:31 PM
Subject: DISPUTE submitted via
www.TransUnion.com

Tue, Mar 11, 2003 01:33:41 AM CST

FIN: 112172730

SSN: 542-21-3172

- Field: First Name
- Comments: My name is not Samuel.

Dispute 2 --
- Field: Alias
- Comments: My name is not Samuel J. Weyer.

Dispute 3 --
- Field: Previous Address
- Comments: I have never lived at 4400 SE Naef Rd. Apt 28 Portland OR 97267.

Dispute Details

Dispute 1 --

- Company: Capitol One
- Account: 529107137830*
- Reason: This is not my account

Dispute 2 --

- Company: CitiFinancial
- Account: 6073723526106518
- Reason: This is not my account

Dispute 3 --

- Company: USBANCORP
- Account: 5708379159
- Reason: This is not my account

Personal Information Correction

Dispute 1 --

Dispute 4 --

- Company:
Washington Mutual
54569757
- Account:
This is not my account

Comments

I am not nor have I ever been Samuel J. Weyer. I have never lived in the state of Washington, nor am I a male. Please delete all of his information off of my credit report.

Email Address: bluedustx4@aol.com

EXHIBIT B

*** 117560986-001 ***
 P.O. Box 2000
 Chester, PA 19022

RETURN SERVICE REQUESTED

YOUR TRANS UNION FILE NUMBER: 117560986
 PAGE 1 OF 6
 DATE THIS REPORT PRINTED: 03/17/2003

SOCIAL SECURITY NUMBER: 542-21-3172
 BIRTH DATE: 09/1974
 YOU HAVE BEEN IN OUR FILES SINCE: 09/1994
 PHONE: 762-8174
 AKA: CAYO, SAMI, J
 AKA: CAYO, SAM, J

CONSUMER REPORT FOR:

ROTHERY, SAMI, JO
 3816 SE 134TH AV
 PORTLAND, OR 97236

INTERNAL USE ONLY

FORMER ADDRESSES REPORTED:

4400 SE NAEF APTC28 RD, PORTLAND, OR 97267

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

DISCOVER FINANCIAL SVC	# 6011009610586393	REVOLVING ACCOUNT
ACCT INFO DISPUTED BY CONSUMR		CREDIT CARD
UPDATED 09/2002	BALANCE: \$4811	JOINT ACCOUNT
OPENED 04/1996	MOST OWED: \$4811	CREDIT LIMIT: \$6300
CLOSED 10/2000	>PAST DUE: \$2941<	
>STATUS AS OF 09/2002: CHARGED OFF AS BAD DEBT<		

>COLLECTION RECORD<	# 3237001	OPEN ACCOUNT
WE COLLECT INC		COLLECTION AGENCY/ATTORNEY
>PLACED FOR COLLECTION<		INDIVIDUAL ACCOUNT
UPDATED 04/2002	BALANCE: \$257	HEALTHFIRST MEDICAL GROUP
PLACED 05/2000	MOST OWED: \$219	
>PAST DUE: \$257<		
>STATUS AS OF 04/2002: COLLECTION ACCOUNT<		

>COLLECTION RECORD<	OPEN ACCOUNT	
CAPITAL CREDIT AND COLLE # 297594	COLLECTION AGENCY/ATTORNEY	
>PAID COLLECTION<	INDIVIDUAL ACCOUNT	
UPDATED 10/2002	BALANCE: \$0	PORLAND ER PHYSICIANS
PLACED 03/2000	MOST OWED: \$91	
PAID OFF 07/2000		
>STATUS AS OF 10/2002: PAYMENT AFTER CHARGE OFF/COLLECTION<		

TU00019

REPORT ON ROTHERY, SAMI,
SOCIAL SECURITY NUMBER: 542-21-3172

PAGE 2 OF 6
TRANS UNION FILE NUMBER: 117560986

M. WARD/MBGA # 2943852073 REVOLVING ACCOUNT
CLOSED CHARGE ACCOUNT
UPDATED 08/2000 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 07/1995 MOST OWED: \$705 CREDIT LIMIT: \$0
PAID OFF 04/2000
STATUS AS OF 08/2000: PAID OR PAYING AS AGREED
>IN PRIOR 47 MONTHS FROM LAST UPDATE 2 TIMES 30 DAYS LATE<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

RBC CENTURA BANK # 7680160903548 MORTGAGE ACCOUNT
FHA REAL ESTATE MORTGAGE
UPDATED 03/2003 BALANCE: \$138533 JOINT ACCOUNT
OPENED 10/2002 MOST OWED: \$139055 PAY TERMS: 360 MONTHLY \$1053
STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
IN PRIOR 2 MONTHS FROM LAST UPDATE NEVER LATE

CAPITAL ONE BANK # 5291071764514368 REVOLVING ACCOUNT
CREDIT CARD
UPDATED 03/2003 BALANCE: \$492 INDIVIDUAL ACCOUNT
OPENED 12/1999 MOST OWED: \$587 PAY TERMS: MINIMUM \$26
STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
IN PRIOR 39 MONTHS FROM LAST UPDATE NEVER LATE

TARGET FINANCIAL SERVICE # 4352378346184092 REVOLVING ACCOUNT
CREDIT CARD
UPDATED 03/2003 BALANCE: \$1387 INDIVIDUAL ACCOUNT
OPENED 05/1997 MOST OWED: \$1387 PAY TERMS: MINIMUM \$35
CREDIT LIMIT: \$4000
STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
IN PRIOR 8 MONTHS FROM LAST UPDATE NEVER LATE

HOUSEHOLD BK # 5480420017141670 REVOLVING ACCOUNT
CREDIT CARD
UPDATED 02/2003 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 11/2002 MOST OWED: \$0 CREDIT LIMIT: \$3500
STATUS AS OF 02/2003: PAID OR PAYING AS AGREED
IN PRIOR 4 MONTHS FROM LAST UPDATE NEVER LATE

RNB-TARGET # 918197229890 REVOLVING ACCOUNT
ACCOUNT CLOSED BY CONSUMER CHARGE ACCOUNT
UPDATED 01/2003 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 05/1997 MOST OWED: \$758 CREDIT LIMIT: \$800
CLOSED 08/2002
STATUS AS OF 01/2003: PAID OR PAYING AS AGREED
IN PRIOR 29 MONTHS FROM LAST UPDATE NEVER LATE

NORDSTROM FSB # 139311106 REVOLVING ACCOUNT
CHARGE ACCOUNT
UPDATED 01/2003 BALANCE: \$0 JOINT ACCOUNT
OPENED 08/1996 MOST OWED: \$413 CREDIT LIMIT: \$1000
CLOSED 06/2000
STATUS AS OF 01/2003: PAID OR PAYING AS AGREED
IN PRIOR 46 MONTHS FROM LAST UPDATE NEVER LATE

TU00020

EPORT ON ROTHERY, SAMI,
OCIAL SECURITY NUMBER: 542-21-3172

PAGE 3 OF 6
TRANS UNION FILE NUMBER: 117560986

SEARS ROEBUCK & CO # 8060504948346 REVOLVING ACCOUNT
DISP RESLVD RPRTD BY GRANTOR CHARGE ACCOUNT
UPDATED 01/2003 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 01/1996 MOST OWED: \$248 CREDIT LIMIT: \$300
PAID OFF 03/2001
STATUS AS OF 01/2003: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

HOUSEHOLD BK # 5489555100468778 REVOLVING ACCOUNT
ACCOUNT CLOSED BY CONSUMER CREDIT CARD
UPDATED 10/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 10/2001 MOST OWED: \$88 CREDIT LIMIT: \$300
CLOSED 10/2002
STATUS AS OF 10/2002: PAID OR PAYING AS AGREED
IN PRIOR 19 MONTHS FROM LAST UPDATE NEVER LATE

CITIBANK UCS # 5491130147195176 REVOLVING ACCOUNT
UPDATED 07/2002 BALANCE: \$0 CREDIT CARD
OPENED 03/1995 MOST OWED: \$88 INDIVIDUAL ACCOUNT
PAID OFF 04/1996 CREDIT LIMIT: \$1800
STATUS AS OF 07/2002: PAID OR PAYING AS AGREED

STRUCTURE # 379875198 REVOLVING ACCOUNT
UPDATED 05/2001 BALANCE: \$0 CHARGE ACCOUNT
OPENED 08/1997 MOST OWED: \$49 INDIVIDUAL ACCOUNT
PAID OFF 08/1997 CREDIT LIMIT: \$1000
STATUS AS OF 05/2001: PAID OR PAYING AS AGREED
IN PRIOR 15 MONTHS FROM LAST UPDATE NEVER LATE

HSEHLD FINANCE BNFL FINC # 660170910639 INSTALLMENT ACCOUNT
CLOSED UPDATED 09/1999 BALANCE: \$0 CONDITIONAL SALES CONTRACT
OPENED 08/1998 MOST OWED: \$1600 JOINT ACCOUNT
CLOSED 06/1999 PAY TERMS: 30 MONTHLY \$66
CREDIT LIMIT: \$0
STATUS AS OF 09/1999: PAID OR PAYING AS AGREED
IN PRIOR 9 MONTHS FROM LAST UPDATE NEVER LATE

WASHINGTON MUTUAL BANK F # 54569757 MORTGAGE ACCOUNT
CLOSED UPDATED 05/1999 BALANCE: \$0 VA REAL ESTATE MORTGAGE
OPENED 08/1995 MOST OWED: \$98800 JOINT ACCOUNT
CLOSED 05/1999 PAY TERMS: 360 MONTHLY \$882
STATUS AS OF 05/1999: PAID OR PAYING AS AGREED
IN PRIOR 36 MONTHS FROM LAST UPDATE NEVER LATE

CITIFINANCIAL # 6073723526106518 INSTALLMENT ACCOUNT
CLOSED UPDATED 03/1998 BALANCE: \$0 UNSECURED
OPENED 05/1996 MOST OWED: \$2000 INDIVIDUAL ACCOUNT
CLOSED 03/1998 PAY TERMS: 36 MONTHLY \$79
STATUS AS OF 03/1998: PAID OR PAYING AS AGREED
IN PRIOR 22 MONTHS FROM LAST UPDATE NEVER LATE

EPORT:ON ROTHERY, SAMI,
SOCIAL SECURITY NUMBER: 542-21-3172

PAGE 4 OF 6
TRANS UNION FILE NUMBER: 117560986

U.S. BANK NATIONAL ASSOC # 5708379159

TRANSFER

UPDATED 12/1995	BALANCE:	\$0	MORTGAGE ACCOUNT
OPENED 08/1995	MOST OWED:	\$98800	V.A. LOAN
PAID OFF 11/1995			JOINT ACCOUNT
STATUS AS OF 12/1995: PAID OR PAYING AS AGREED			

RNB-TARGET

# 910745035690	REVOLVING ACCOUNT
	CHARGE ACCOUNT
	INDIVIDUAL ACCOUNT
	CREDIT LIMIT: \$800

UPDATED 01/2003	BALANCE:	\$0
OPENED 05/1997	MOST OWED:	\$758
CLOSED 08/2000		

STATUS AS OF 01/2003: UNRATED
IN PRIOR 44 MONTHS FROM LAST UPDATE NEVER LATE

DISCOVER FINANCIAL SVC # 6011009610571577

CREDIT CARD LOST/STOLEN

REVOLVING ACCOUNT
CREDIT CARD
JOINT ACCOUNT

UPDATED 05/1999	BALANCE:	\$0
OPENED 04/1996	MOST OWED:	\$0

STATUS AS OF 05/1999: UNRATED
IN PRIOR 36 MONTHS FROM LAST UPDATE NEVER LATE

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS.

SUBSCRIBER NAME	INQUIRY TYPE	DATE
AMERICAN FAMILY INS. VIA AMERICAN FAMILY INS	INDIVIDUAL	10/18/2002
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING		
FARMERS INSURANCE GROUP	INDIVIDUAL	09/05/2002
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING		
MMI VIA EQUIFAX MORTGAGE SERVICE	INDIVIDUAL	08/08/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
MMI VIA EQUIFAX MORTGAGE SERVICE	INDIVIDUAL	08/05/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
383 FREEDOM MORTGAGE VIA TRIPLE CITY CB	INDIVIDUAL	08/05/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
F.MAC/FREEDOM MTG CO	INDIVIDUAL	07/26/2002
383 FREEDOM MORTGAGE VIA TRIPLE CITY CB	INDIVIDUAL	07/23/2002
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		

THE COMPANIES LISTED BELOW RECEIVED YOUR NAME, ADDRESS AND OTHER LIMITED INFORMATION ABOUT YOU SO THEY COULD MAKE A FIRM OFFER OF CREDIT OR INSURANCE. THEY DID NOT RECEIVE YOUR FULL CREDIT REPORT, AND THESE INQUIRIES ARE NOT SEEN BY ANYONE BUT YOU.

SUBSCRIBER NAME	DATE
AMERICAN EXPRESS	12/2002
CAPITAL ONE BANK	03/2002
COUNTRYWIDE	04/2002

TU00022

REPORT ON ROTHERY, SAMI,
SOCIAL SECURITY NUMBER: 542-21-3172

PAGE 5 OF 6
TRANS UNION FILE NUMBER: 117560986

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY CREDITOR'S DECISION OR ANY SCORE (EXCEPT INSURANCE COMPANIES MAY HAVE ACCESS TO OTHER INSURANCE COMPANY INQUIRIES, WHERE PERMITTED BY LAW.)

SUBSCRIBER NAME	DATE
CITIBANK USA NA-SEARS	02/2003
IPLACE.COM VIA CONSUMER INFO.COM	01/2003
PERMISSIBLE PURPOSE = CONSUMER INITIATED TRANSACTION	
LENDING TREE	07/2002
DISCOVER FINANCIAL SERVI	04/2002
AT & T -CARM	06/2001
UNIVERSAL CARD/CBSDNA	06/2001

CONSUMER STATEMENT:

#HK# ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME USING CORRECT PERSONAL INFORMATION. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT HOME (503) 762-8146. DATE REPORTED 07/02.
THIS STATEMENT WILL EXPIRE IN 07/2006.

SPECIAL MESSAGES:

SECURITY ALERT OR CONSUMER STATEMENT ON FILE RELATES TO TRUE NAME OR CREDIT FRAUD

TU00023

EPORT ON ROTHERY, SAMI,
OCIAL SECURITY NUMBER: 542-21-3172

PAGE 6 OF 6
TRANS UNION FILE NUMBER: 117560986

HOULD YOU WISH TO INITIATE AN INVESTIGATION, YOU MAY DO SO,

T OUR WEB-SITE:
WW.TRANSUNION.COM/INVESTIGATE

Y MAIL, AFTER COMPLETING AND RETURNING THE ENCLOSED INVESTIGATION
EQUEST FORM TO:
TransUnion Consumer Relations
P.O. Box 2000
Hester, PA 19022-2000

Y PHONE:
-800-916-8800

OUR BUSINESS HOURS IN YOUR TIME ZONE ARE:
1:30 A.M. TO 4:30 P.M., MONDAY-FRIDAY, EXCEPT MAJOR HOLIDAYS.
PLEASE HAVE YOUR TRANSUNION FILE NUMBER LOCATED AT THE TOP OF THIS PAGE
AVAILABLE.

IMPORTANT

INVESTIGATIONS ARE CONCLUDED WITHIN 30 DAYS FROM THE DATE WE RECEIVE
YOUR REQUEST. A REPORT REFLECTING THE RESULTS OF THE INVESTIGATION WILL
BE SENT TO YOU BY U.S. MAIL AT THE CONCLUSION OF THE INVESTIGATION.

TU00024

EXHIBIT C

Consumer Work

Bureaus

References

Profile

News

Maintenance

Cart > FIN Page

N: #17560986

Name: SAMI JO ROTHERY

Address: 3816 SE 134TH AV PORTLAND OR 97236

SSN: 542-21-3172

Credit Reports

Audit Trail

Letters

Comments

Attributes

Fraud

Other Addresses

Previous

March

2004

Next

Show

Activity Type

Print Activity

Print Audit Trail

OK

Reset

Cancel

OnBase Item #:

Information for Consumers

Activity 002 Line 04

Data Furnisher: WASHINGTON M (B 2292001)

Account Number: 5456-9757

Disputes: A3: Belongs to Another Individual With Same/Similar Name. Provide Complete ID (incl Ssn, Dob, Generation Code, Etc)

Received On: Monday, March 10, 2003

Via: TransUnion Website

Current Status: Request completed, credit report updated

System Response: Deleted - No response received

Notes (DAVE):

Corrected Copy Verbiage: Deleted

Information for Internal Use Only

Activity 002 Line 04

Dispute Processed on: Monday, March 17, 2003

At: 6:55:05 am

By: Unknown user (C3555)

At: Fullerton, CA

Original Disputes:

Response Processed on: Monday, April 7, 2003

At: 6:11:34 pm

By: Auto Close

At: Fullerton, CA

Immediate Print

CR pulled
from
CRONUSCredit
ReportOpen
DisputeNon-
Open
Dispute

Maintenance

Letter

Product Fees
Amount: \$0.00

Choose to scroll to activities in the previous month

Lv4.E

TU00025

Audit Trail: Level 3 Information (Dispute - Activity 2)**WASHINGTON MUTUAL BANK (B2292001-LINE 1)****After**

	Before	After
Account Number	5456-9757	
Type of Account	M:Mortgage Account	
Loan Type	VM:VA Real Estate Mortgage	
ECOA	C:Joint	
Remark Code	CLO:Closed	
MOP	01	
Date Opened	08/95	
Date Closed	05/99	
Date Paid		
Date Reported	06/99	
Date Last Sale	03/99	04/03
Date Verified	05/99	V:VERIFIED
Verification Indicator	A:AUTOMATIC	
Balance	\$0	
Amount Past Due	\$0	
Credit Limit		
High Credit	\$98800	
Historical Status	36 Months Reviewed 0 times 30 days late 0 times 60 days late 0 times 90 days + late	
Maximum Delinquency Date		
Maximum Delinquency Amount		
Maximum Delinquency MOP		
Number of Payments Past Due	0	
Payment Pattern	5/1999 - X 1 1 1 1 12/1998 - 1 1 1 1 1 1 1 1 1 1 1 1 12/1997 - 1 1 1 1 1 1 1 1 1 1 1 1 12/1996 - 1 1 1	
Collateral Terms	360M882	
Purge Date		N:No Response Within 30 Days
Cloak Reason		04/03
Cloak Date		

Print**Close**

TU00026

EXHIBIT D

Consumer Work Bureaus References Profile News Maintenance

Name: SAMI JO ROTHERY Address: 3816 SE 134TH AV PORTLAND OR 97236 SSN: 542-21-3172

N: 147560936

credit Reports Audit Trail Letters Comments Attributes Fraud Other Addresses

Previous March 2004 Next Show Activity Type Print Activity Print Audit Trail OK

Mar 2003 - Apr 2003 - Mar 2004

17 07 30

CITIFINANCIA (C)

U.S. BANK (Incorrect P) CITIFINANCIA (Cloaked) - #6073723526106518

Information for Consumers Information for Internal Use Only View Tradeline

Activity 002 Line 05

OnBase Item #

Information for Consumers

Data Furnisher: CITIFINANCIA (F 7288484)
Account Number: 6073-7235-2610-6518

Disputes: A3: Belongs to Another Individual With Same/Similar Name. Provide Complete ID (Incl Ssn, Dob, Generation Code, Etc)

Received On: Monday, March 10, 2003
Via: TransUnion Website

Current Status: Request completed, credit report updated

System Response: Deleted - No response received

Notes (DAVE):
Corrected Copy Verbiage: Deleted

Information for Internal Use Only

Dispute Processed on: Monday, March 17, 2003 At: 8:55:05 am
By: Unknown user (C3555) At: Fullerton, CA

Original Disputes:

Response Processed on: Monday, April 7, 2003 At: 7:06:32 pm
By: Auto Close At: Fullerton, CA

Activity 002 Line 05

CR pulled from CRONUS Credit Report Open Dispute Non-Open Dispute Maintenance Letter

Immediate Print

Product Fees
Amount: \$0.00

Choose to scroll to activities in the previous month

Lv4.

TU00027

CREDIT FINANCIAL (07/28/8484) (D)

EIP-A

	Before	After
Account Number	6073-7235-2610-6518	
Type of Account	I:Installment Account	
Loan Type	US:Unsecured	
ECOA	I:Individual	
Remark Code	CLO:Closed	
MOP	01	
Date Opened	05/96	
Date Closed	03/98	
Date Paid		
Date Reported	04/98	
Date Last Sale	03/98	
Date Verified	03/98	04/03
Verification Indicator	A:AUTOMATIC	V:VERIFIED
Balance	\$0	
Amount Past Due	\$0	
Credit Limit		
High Credit	\$2000	
Historical Status	22 Months Reviewed 0 times 30 days late 0 times 60 days late 0 times 90 days + late	
Maximum Delinquency Date		
Maximum Delinquency Amount		
Maximum Delinquency MOP		
Number of Payments Past Due	0	
Payment Pattern	3/1998 - X 1 1 12/1997 - 1 1 1 X X 1 1 1 1 1 1 1 12/1996 - 1 1 1 1 1 1 1	
Collateral Terms	36M79	
Purge Date		
Cloak Reason		N:No Response Within 30 Days
Cloak Date		04/03

TU00028

EXHIBIT E

Consumer Work Bureaus References Profile News Maintenance Extra: Help Lock Logoff

Name: SAMI JO RUTHERY Address: 3816 SE 134TH AV PORTLAND OR 97236 SSN: 542-21-3172
N: 117560986

Credit Reports Audit Trail Letters Comments Attributes Fraud Other Addresses

Previous March 2004 Next Show Activity Type Print Activity Print Audit Trail OK

Mar 2003 Apr 2003 Mar 2004
07 30

U.S. BANK Corrected Copy

Information for Consumers Information for Internal Use Only View Tradeline Activity 002 Line 06

Information for Consumers:

Data Furnisher: U.S. BANK NA (Q 33LX001)
Account Number: 5708-3791-59

Disputes: A3: Belongs to Another Individual With Same/Similar Name, Provide Complete ID (incl Ssn, Dob, Generation Code, Etc)

Received On: Monday, March 10, 2003
Via: TransUnion Website
Current Status: Request completed, credit report updated

Other Response: Removed from credit report - Other reason, per documentation
Notes (DAVE): CLOAK PER SOP
Corrected Copy Verbiage: Deleted

Information for Internal Use Only: Activity 002 Line 06

Dispute Processed on: Monday, March 17, 2003 At: 8:55:05 am
By: Unknown user (C3555) At: Fullerton, CA

Original Disputes:

Response Processed on: Monday, March 17, 2003 At: 8:55:05 am
By: Unknown user (C3555) At: Fullerton, CA

CR pulled from CRONUC Credit Report Open Dispute Non-Open Dispute Maintenance Letter

Immediate Print

Product Fees Amount: \$0.00

Choose to scroll to activities in the previous month

Lv4.8

TU00029

Audit Trail: Level 3 Information (Dispute - Activity 2)

U.S. BANK NATIONAL ASSOC 4532X00H-2 Line 01

File A

	Before	After
Account Number	5708-3791-59	
Type of Account	M:Mortgage Account	
Loan Type	VA:V.a. Loan	
ECOA	C:Joint	
Remark Code	TRF:Transfer	
MOP	01	
Date Opened	08/95	
Date Closed		
Date Paid	11/95	
Date Reported	12/95	03/03
Date Last Sale		
Date Verified	12/95	
Verification Indicator	A:AUTOMATIC	V:VERIFIED
Balance	\$0	
Amount Past Due	\$0	
Credit Limit		\$0
High Credit	\$98800	
Historical Status	0 Months Reviewed 0 times 30 days late 0 times 60 days late 0 times 90 days + late	
Maximum Delinquency Date		\$0
Maximum Delinquency Amount		
Maximum Delinquency MOP		
Number of Payments Past Due	0	
Payment Pattern		
Collateral		
Terms	360M875	
Purge Date		O:Other
Cloak Reason		03/03
Cloak Date		

 Print Close

TU00030

EXHIBIT F

*** 117560986-003 ***

P.O. Box 2000
Chester, PA 19022

RETURN SERVICE REQUESTED

YOUR TRANS UNION FILE NUMBER: 117560986
PAGE 1 OF 6
DATE THIS REPORT PRINTED: 04/07/2003SOCIAL SECURITY NUMBER: 542-21-3172
BIRTH DATE: 09/1974
YOU HAVE BEEN IN OUR FILES SINCE: 09/1994
PHONE: 762-8174
AKA: CAYO, SAMI, J
AKA: CAYO, SAM, J

CONSUMER REPORT FOR:

ROTHERY, SAMI, JO
3816 SE 134TH AV
PORTLAND, OR 97236

EMPLOYMENT DATA REPORTED:

ALBERTSONS
DATE REPORTED: 03/2003

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
WASHINGTON MUTUAL BANK F	# 54569757	DELETED
CITIFINANCIAL	# 6073723526106518	DELETED
J.S. BANK NATIONAL ASSOC	# 5708379159	DELETED

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. IF OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. YOUR UPDATED CREDIT INFORMATION FOLLOWS:

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

DISCOVER FINANCIAL SVC	# 6011009610586393	REVOLVING ACCOUNT
ACCT INFO DISPUTED BY CONSUMR		CREDIT CARD
UPDATED 09/2002	BALANCE: \$4811	JOINT ACCOUNT
OPENED 04/1996	MOST OWED: \$4811	CREDIT LIMIT: \$6300
CLOSED 10/2000	>PAST DUE: \$2941<	
>STATUS AS OF 09/2002: CHARGED OFF AS BAD DEBT<		

TU00034

BORN ON, ROTHERY, SAMI, J.
SIAL SECURITY NUMBER: 542-21-3172

TRANS UNION FILE NUMBER: 117560986

PAGE 2 OF 6

COLLECTION RECORD<
E COLLECT INC # 3237001
LACED FOR COLLECTION<
UPDATED 04/2002 BALANCE: \$257
PLACED 05/2000 MOST OWED: \$219
>PAST DUE: \$257<
>STATUS AS OF 04/2002: COLLECTION ACCOUNT<

OPEN ACCOUNT
COLLECTION AGENCY/ATTORNEY
INDIVIDUAL ACCOUNT
HEALTHFIRST MEDICAL GROUP

COLLECTION RECORD<
APITAL CREDIT AND COLLE # 297594
PAID COLLECTION<
UPDATED 10/2002 BALANCE: \$0
PLACED 03/2000 MOST OWED: \$91
PAID OFF 07/2000
>STATUS AS OF 10/2002: PAYMENT AFTER CHARGE OFF/COLLECTION<

OPEN ACCOUNT
COLLECTION AGENCY/ATTORNEY
INDIVIDUAL ACCOUNT
PORTLAND ER PHYSICIANS

1. WARD/MBGA # 2943852073
CLOSED
UPDATED 08/2000 BALANCE: \$0
OPENED 07/1995 MOST OWED: \$705
PAID OFF 04/2000
>STATUS AS OF 08/2000: PAID OR PAYING AS AGREED
>IN PRIOR 46 MONTHS FROM LAST UPDATE 2 TIMES 30 DAYS LATE<

REVOLVING ACCOUNT
CHARGE ACCOUNT
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$0

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

DISCOVER FINANCIAL SVC # 6011009770687981
UPDATED 03/2003 BALANCE: \$1687
OPENED 03/2003 MOST OWED: \$1687
STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
IN PRIOR 1 MONTH FROM LAST UPDATE NEVER LATE

REVOLVING ACCOUNT
CREDIT CARD
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$3500

RBC CENTURA BANK # 7680160903548
UPDATED 03/2003 BALANCE: \$138533
OPENED 10/2002 MOST OWED: \$139055
STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
IN PRIOR 2 MONTHS FROM LAST UPDATE NEVER LATE

MORTGAGE ACCOUNT
FHA REAL ESTATE MORTGAGE
JOINT ACCOUNT
PAY TERMS: 360 MONTHLY \$1053

CAPITAL ONE BANK # 5291071764514368
UPDATED 03/2003 BALANCE: \$492
OPENED 12/1999 MOST OWED: \$587
STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
IN PRIOR 39 MONTHS FROM LAST UPDATE NEVER LATE

REVOLVING ACCOUNT
CREDIT CARD
INDIVIDUAL ACCOUNT
PAY TERMS: MINIMUM \$26

TARGET FINANCIAL SERVICE # 4352378346184092
UPDATED 03/2003 BALANCE: \$1387
OPENED 05/1997 MOST OWED: \$1387
STATUS AS OF 03/2003: PAID OR PAYING AS AGREED
IN PRIOR 8 MONTHS FROM LAST UPDATE NEVER LATE

REVOLVING ACCOUNT
CREDIT CARD
INDIVIDUAL ACCOUNT
PAY TERMS: MINIMUM \$35
CREDIT LIMIT: \$4000

TU00035

PORT ON ROTHERY, SAMI, J
SOCIAL SECURITY NUMBER: 542-21-3172

TRANS UNION FILE NUMBER: 117560986

HOUSEHOLD BK	# 5480420017141670	REVOLVING ACCOUNT CREDIT CARD INDIVIDUAL ACCOUNT CREDIT LIMIT: \$3500
UPDATED 02/2003	BALANCE: \$0	
OPENED 11/2002	MOST OWED: \$0	
STATUS AS OF 02/2003: PAID OR PAYING AS AGREED IN PRIOR 4 MONTHS FROM LAST UPDATE NEVER LATE		
NB-TARGET	# 918197229890	REVOLVING ACCOUNT CHARGE ACCOUNT INDIVIDUAL ACCOUNT CREDIT LIMIT: \$800
ACCOUNT CLOSED BY CONSUMER		
UPDATED 01/2003	BALANCE: \$0	
OPENED 05/1997	MOST OWED: \$758	
CLOSED 08/2002		
STATUS AS OF 01/2003: PAID OR PAYING AS AGREED IN PRIOR 29 MONTHS FROM LAST UPDATE NEVER LATE		
JORDSTROM FSB	# 139311106	REVOLVING ACCOUNT CHARGE ACCOUNT JOINT ACCOUNT CREDIT LIMIT: \$1000
UPDATED 01/2003	BALANCE: \$0	
OPENED 08/1996	MOST OWED: \$413	
CLOSED 06/2000		
STATUS AS OF 01/2003: PAID OR PAYING AS AGREED IN PRIOR 46 MONTHS FROM LAST UPDATE NEVER LATE		
SEARS ROEBUCK & CO	# 8060504948346	REVOLVING ACCOUNT CHARGE ACCOUNT INDIVIDUAL ACCOUNT CREDIT LIMIT: \$300
DISP RESLVD RPRTD BY GRANTOR		
UPDATED 01/2003	BALANCE: \$0	
OPENED 01/1996	MOST OWED: \$248	
PAID OFF 03/2001		
STATUS AS OF 01/2003: PAID OR PAYING AS AGREED IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE		
HOUSEHOLD BK	# 5489555100468778	REVOLVING ACCOUNT CREDIT CARD INDIVIDUAL ACCOUNT CREDIT LIMIT: \$300
ACCOUNT CLOSED BY CONSUMER		
UPDATED 10/2002	BALANCE: \$0	
OPENED 10/2001	MOST OWED: \$88	
CLOSED 10/2002		
STATUS AS OF 10/2002: PAID OR PAYING AS AGREED IN PRIOR 19 MONTHS FROM LAST UPDATE NEVER LATE		
CITIBANK UCS	# 5491130147195176	REVOLVING ACCOUNT CREDIT CARD INDIVIDUAL ACCOUNT CREDIT LIMIT: \$1800
UPDATED 07/2002	BALANCE: \$0	
OPENED 03/1995		
PAID OFF 04/1996		
STATUS AS OF 07/2002: PAID OR PAYING AS AGREED		
STRUCTURE	# 379875198	REVOLVING ACCOUNT CHARGE ACCOUNT INDIVIDUAL ACCOUNT CREDIT LIMIT: \$1000
UPDATED 05/2001	BALANCE: \$0	
OPENED 08/1997	MOST OWED: \$49	
PAID OFF 08/1997		
STATUS AS OF 05/2001: PAID OR PAYING AS AGREED IN PRIOR 14 MONTHS FROM LAST UPDATE NEVER LATE		

PORT ON ROTHERY, SAMI,
CIAL SECURITY NUMBER: 542-21-3172

PAGE 4 OF 6
TRANS UNION FILE NUMBER: 117560986

SEHLD FINANCE BNFL FINC # 660170910639
LOSED

INSTALLMENT ACCOUNT
CONDITIONAL SALES CONTRACT
JOINT ACCOUNT
PAY TERMS: 30 MONTHLY \$66
CREDIT LIMIT: \$0

UPDATED 09/1999 BALANCE: \$0
OPENED 08/1998 MOST OWED: \$1600
CLOSED 06/1999

STATUS AS OF 09/1999: PAID OR PAYING AS AGREED
IN PRIOR 9 MONTHS FROM LAST UPDATE NEVER LATE

NB-TARGET # 910745035690

REVOLVING ACCOUNT
CHARGE ACCOUNT
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$800

UPDATED 01/2003 BALANCE: \$0
OPENED 05/1997 MOST OWED: \$758
CLOSED 08/2000

STATUS AS OF 01/2003: UNRATED
IN PRIOR 44 MONTHS FROM LAST UPDATE NEVER LATE

DISCOVER FINANCIAL SVC # 6011009610571577
CREDIT CARD LOST/STOLEN

REVOLVING ACCOUNT
CREDIT CARD
JOINT ACCOUNT

UPDATED 05/1999 BALANCE: \$0
OPENED 04/1996 MOST OWED: \$0

STATUS AS OF 05/1999: UNRATED
IN PRIOR 35 MONTHS FROM LAST UPDATE NEVER LATE

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS.

SUBSCRIBER NAME

AMERICAN FAMILY INS. VIA AMERICAN FAMILY INS
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING

FARMERS INSURANCE GROUP

PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING

AMI VIA EQUIFAX MORTGAGE SERVICE

PERMISSIBLE PURPOSE = CREDIT TRANSACTION

AMI VIA EQUIFAX MORTGAGE SERVICE

PERMISSIBLE PURPOSE = CREDIT TRANSACTION

383 FREEDOM MORTGAGE VIA TRIPLE CITY CB

PERMISSIBLE PURPOSE = CREDIT TRANSACTION

F.MAC/FREEDOM MTG CO

383 FREEDOM MORTGAGE VIA TRIPLE CITY CB

PERMISSIBLE PURPOSE = CREDIT TRANSACTION

INQUIRY TYPE	DATE
INDIVIDUAL	10/18/2002
INDIVIDUAL	09/05/2002
INDIVIDUAL	08/08/2002
INDIVIDUAL	08/05/2002
INDIVIDUAL	08/05/2002
INDIVIDUAL	07/26/2002
INDIVIDUAL	07/23/2002

THE COMPANIES LISTED BELOW RECEIVED YOUR NAME, ADDRESS AND OTHER LIMITED INFORMATION ABOUT YOU SO THEY COULD MAKE A FIRM OFFER OF CREDIT OR INSURANCE. THEY DID NOT RECEIVE YOUR FULL CREDIT REPORT, AND THESE INQUIRIES ARE NOT SEEN BY ANYONE BUT YOU.

SUBSCRIBER NAME
AMERICAN EXPRESS
COUNTRYWIDE

DATE
12/2002
04/2002

TU00037

REPORT ON ROTHERY, SAMI,
SOCIAL SECURITY NUMBER: 542-21-3172

PAGE 5 OF 6
TRANS UNION FILE NUMBER: 117560986

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY CREDITITOR'S DECISION OR ANY SCORE (EXCEPT INSURANCE COMPANIES MAY HAVE ACCESS TO OTHER INSURANCE COMPANY INQUIRIES, WHERE PERMITTED BY LAW.)

SUBSCRIBER NAME	DATE
CITIBANK USA NA-SEARS	02/2003
IPLACE.COM VIA CONSUMER INFO.COM	01/2003
PERMISSIBLE PURPOSE = CONSUMER INITIATED TRANSACTION	
LENDING TREE	07/2002
DISCOVER FINANCIAL SERVI	04/2002
AT & T -CARM	06/2001
UNIVERSAL CARD/CBSDNA	06/2001

CONSUMER STATEMENT:

#HK# ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME USING CORRECT PERSONAL INFORMATION. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT HOME (503) 762-8146. DATE REPORTED 07/02.
THIS STATEMENT WILL EXPIRE IN 07/2006.

SPECIAL MESSAGES:

SECURITY ALERT OR CONSUMER STATEMENT ON FILE RELATES TO TRUE NAME OR CREDIT FRAUD

ORT ON ROTHERY, SAMI, J
IAL SECURITY NUMBER: 542-21-3172

PAGE 6 OF 6
TRANS UNION FILE NUMBER: 117560986

THERE HAS BEEN A CHANGE IN YOUR CREDIT HISTORY RESULTING FROM OUR INVESTIGATION, OR IF YOU ADD A CONSUMER STATEMENT, YOU MAY REQUEST TRANSUNION SEND AN UPDATED REPORT TO THOSE WHO RECEIVED YOUR REPORT WITHIN THE LAST TWO YEARS FOR EMPLOYMENT PURPOSES, OR WITHIN THE LAST ONE YEAR FOR ANY OTHER PURPOSE. IF INTERESTED, YOU MAY ALSO REQUEST A DESCRIPTION OF HOW THE INVESTIGATION WAS CONDUCTED ALONG WITH THE NAME, ADDRESS, AND TELEPHONE NUMBER OF ANYONE CONTACTED FOR INFORMATION.

IF YOU WISH TO CONTACT TRANSUNION, YOU MAY DO SO,

OUR WEB SITE:
W.TRANSUNION.COM/INVESTIGATE

MAIL:
TransUnion Consumer Relations
P.O. Box 2000
Pittsburgh, PA 19022-2000

PHONE:
800-916-8800
OUR BUSINESS HOURS IN YOUR TIME ZONE ARE:
8:30 A.M. TO 4:30 P.M., MONDAY-FRIDAY, EXCEPT MAJOR HOLIDAYS.
PLEASE HAVE YOUR TRANSUNION FILE NUMBER LOCATED AT THE TOP OF THIS PAGE
AVAILABLE.